

# EXPORT EVALUATION

7 THINGS EVERY FOREIGN BUYER CREDIT  
REPORT MUST HAVE AND WHY

# What is a credit report?

When exporting goods or services to foreign buyers, it's important to understand whether your business' buyers have the financial means to pay for the products they order. A foreign buyer's credit report can help your business assess risks in your export transactions.

A credit report is a document created by a credit reporting agency that summarizes the financial history of a party (a person or a business). Examples of information found in a credit report include:

- the amount of credit available to a party
- how much of its credit limit a party tends to rely on for purchases
- whether the party has a history of paying its bills on time
- whether a party has previously gone through bankruptcy

## How can a foreign buyer's credit report help me?

A foreign buyer's credit report can be a useful risk assessment tool. Knowing the history of your foreign buyer's credit behavior can help you determine whether or not they are likely to be a reliable customer who pays on time and in full.

## 7 things every foreign buyer credit report should have



# Additional Information

## Can EXIM provide me with a credit report on my foreign buyer?

When applying for an export credit insurance policy with the Export-Import Bank of the United States (EXIM), businesses are generally required to obtain a credit report on its foreign buyer(s) from a credit reporting agency and submit the report as part of its application. With an EXIM Express Insurance policy, EXIM will obtain the necessary credit report for your business.

## Let's get started:

To learn more about EXIM application requirements or how to obtain a foreign buyer credit report, contact an EXIM trade finance expert.

[grow.exim.gov/contact-a-trade-finance-specialist](http://grow.exim.gov/contact-a-trade-finance-specialist)

### TRADE FINANCE GUIDE



Learn the basic fundamentals of trade finance and turn export opportunities into sales.

[grow.exim.gov/finance-guide](http://grow.exim.gov/finance-guide)

### BASIC GUIDE TO EXPORTING



Learn the basic fundamentals of exporting and turn export opportunities into sales.

[grow.exim.gov/basic-guide-to-exporting](http://grow.exim.gov/basic-guide-to-exporting)

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